

1/20/2016

Lisa Phillips
707 Rock Creek Rd
Charlottesville, VA 22903

TransUnion LLC
Consumer Dispute Center
P.O. Box 2000
Chester, PA 19022

Re: Specialized Loan Service; # 100320VVVV

Dear Transunion;

I have an account on my credit report that appears to have been re-aged. I know you are required to maintain the date of last activity on all accounts and I'd like to have a copy of my consumer disclosure file under FCRA Section 609(a)(1); the date of first delinquency; the FCRA compliance date and the name of the individual who reported this inaccurate date of first delinquency from SLS.

This is the 2nd time I've had an issue with this company's inaccurate reporting and you; as the company that collects this information; allowing them to negatively impact my credit rating.

I'd like this account to be deleted immediately; I've provided a copy of an old Experian credit report that shows the date of first delinquency for your review.

I know you have 30 days to complete this investigation; I'd actually like it to be completed much faster if possible; with a new credit report showing its removal mailed to the address listed above.

Thanks so much for your attention to this matter; I've worked so hard to improve my credit standing and seeing this account reporting so inaccurately AND them trying to keep it on my report a full 2 years longer is very stressful!

Sincerely,

Lisa Phillips



Date Opened: 11/21/2006 Balance: \$0 Pay Status: >Account 120 Days Past Due Date<
 Responsibility: Individual Account Date Updated: 01/05/2011
 Account Type: Mortgage Account Payment Received: \$0
 Loan Type: CONVENTIONAL Last Payment Made: 08/14/2009
 REAL ESTATE High Balance: \$311,059
 MTG

Terms: \$1,413 per month, paid Monthly for 360 months
 Date Closed: 01/05/2011
 >Maximum Delinquency of 120 days in 07/2009 and in 01/2011<

Remarks: >FORECLOSURE COLLATERAL SOLD<
 Estimated month and year that this item will be removed: 09/2016

	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Rating	120	120	120	120	120	120	120	90	60
	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009
Rating	OK	OK	OK	X	X	X	X	120	OK	OK
	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008
Rating	OK	OK	N/R	OK						
	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007
Rating	OK									
	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007		
Rating	OK									

SPECIALIZED LOAN SVCG #100320***
 PO BOX 266005
 LITTLETON, CO 80163
 (720) 241-7200

Date Opened: 11/21/2006 Balance: \$0 Pay Status: >Account paid in Full; was a Charge-off<
 Responsibility: Individual Account Date Updated: 06/30/2011
 Account Type: Mortgage Account Last Payment Made: 08/26/2009
 Loan Type: SECOND High Balance: \$77,765
 MORTGAGE Original ChargeOff: \$75,966

Terms: \$660 per month, paid Monthly for 360 months
 Date Closed: 06/30/2011
 >Maximum Delinquency of 90 days in 05/2011<

Remarks: >TRANSFERRED TO RECOVERY<; CLOSED
 Estimated month and year that this item will be removed: 05/2018

	05/2011	04/2011	03/2011	02/2011	01/2011
Rating	90	X	X	X	X

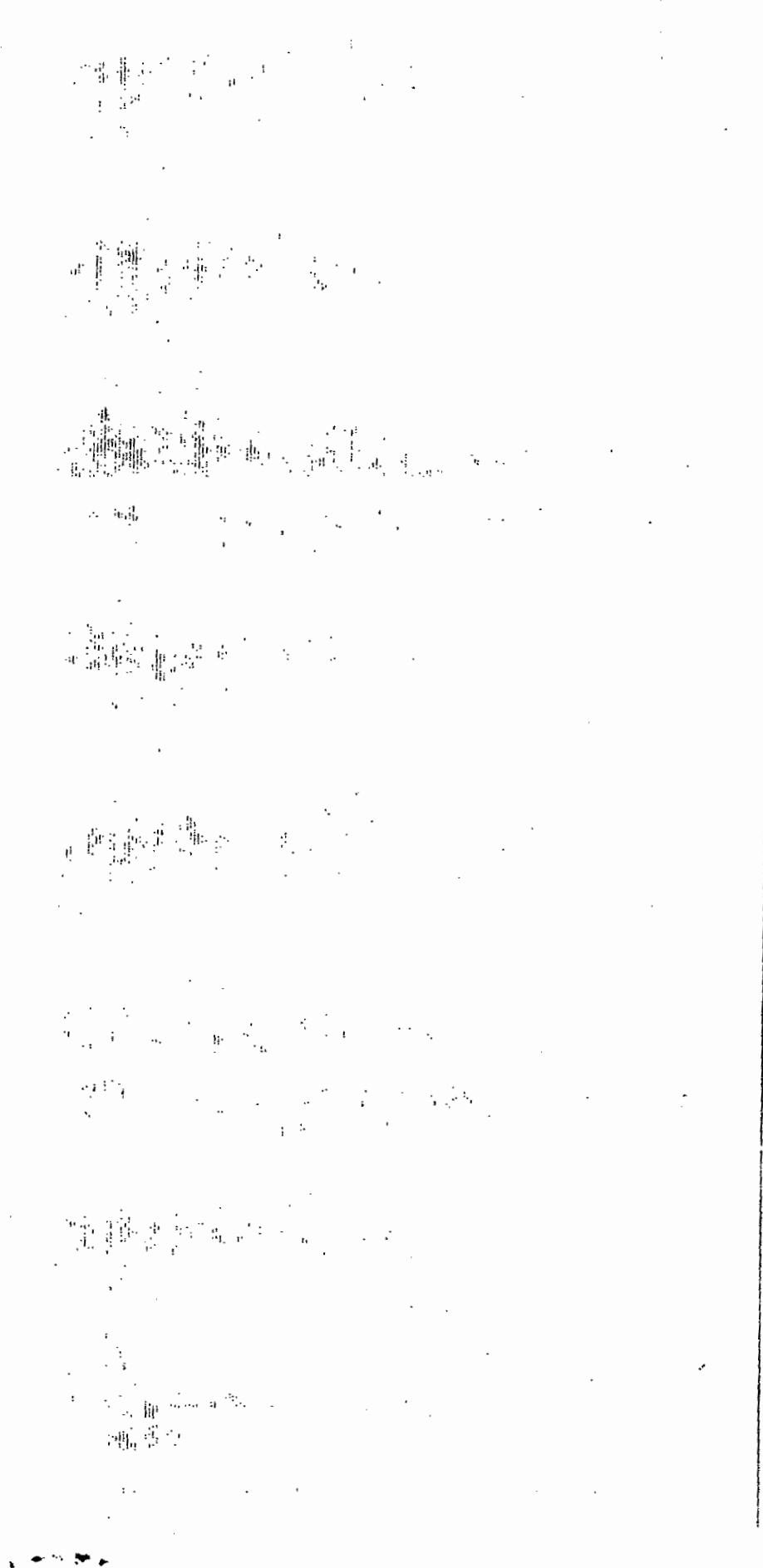
WELLS FARGO HOME MORTGAG #708021605***
 PO BOX 10335
 DES MOINES, IA 50306
 Phone number not available

Date Opened: 08/10/2009 Date Updated: 11/09/2015 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Individual Account Payment Received: \$360
 Account Type: Mortgage Account Last Payment Made: 10/15/2015
 Loan Type: FHA REAL ESTATE

Terms: \$315 per month, paid Monthly for 360 months

DR 01/22/2016 (00KT50) 118.12705.06110315

DR 01/22/2016 (00KT50) 119.12705.06110315



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AGREE

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PI DR 01/21/2016 (00KT50) 121.12705.06110315
27 Rock Creek Rd
New Market, VA 22903

RICHMOND

VA 23113

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PM



U.S. POSTAGE
\$6.70
PM 2-DAY
22905 0003
Date of sale
01/20/16
06 2500
08307410

Expected Delivery
01/22/2016

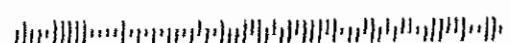
PLACE THIS LABEL TO THE LEFT OF THE POSTAGE

USPS TRACKING NUMBER



9505 5000 0090 6020 0000 52

19022200000



TransUnion LLC
PO Box 2000
Chester, PA 19023

/22/2016 (00KT50) 121.12705.06110315